## Abstract of the Disclosure

An apparatus and method are provided for deciphering recorded digital audio signals and using a smart card to pay for deciphering. Encrypted digital audio signals are recorded onto a recording medium, such as a compact disc or minidisc. When the user desires to listen to the recording, the encrypted recording is inserted into a player/recorder and a prepaid smart card is inserted into a smart card reader connected to the player/recorder. The smart card reader deducts a predetermined value from the card before allowing the player/recorder to decipher the encrypted recording, and record the deciphered audio onto a recording medium for playback.

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